## Lost in the Fog

## CHAPTER I.

In one of the summer months of the year 185-, application was made to a great London Insurance company to insure the life of Mr. Andrew Macfarlane, of Raw Material street Manchester, for a very heavy sum.— Mr. Macfarlane was not a young man, being described as between forty and fifty, and the sum was of such an unusual amount that the company thought it necessary to use more than ordinary caution.— They therefore stipulated upon seeing the gentleman personally, and having him examined by two of their own medical men in their own office in London, in addition to the usual preliminary investigation. Mr. Macfarlane accordingly appeared one morning, looking a most robust and healthy middle aged gentleman, with a fine, broad, ruddy close shaven face and iron gray hair; the examination was pronounced satisfactory in the extreme. Mr. Macfarlane was a more than healthy person, and the policy was granted without delay.

One morning in November of the same year, London was shrouded in one of its densest fogs. The combination of smoke and vapor, to be met with in its full perfection in no other part of the globe, pervaded street and river. Fog had reigned supreme over the metropolis the whole of the previous day, and had become so thick at night that foot passengers had great difficulty in finding their way along the streets, the crossing of a wide street or square looked like diving into some dark and unexplored expanse; all landmarks were swept away, the lamps were scarcely visible one from another; experienced Londoners found themselves turning the wrong corners, and the cabs and other vehicles had no chance of reaching their destinations, save by adhering to the curbstone.

The November morning newspapers bore witness to the dangers of accidents the previous day. As morning broke the fog seemed likely to rule another day: but as the sun gained strength he brought with him a fresh breeze, and the fog lifting, like a vast curtain, once more disclosed to the persecuted Londoners the features of their lost city.

Light was pretty much established when a party of river men were seen carrying the body of a drowned man up the steps of London Bridge. On coming to the top with their ghastly burden, a gentleman in a dark beard and moustaches, who had been watching their movements over the parapet, came up, and looking steadily at the dead man's face, exclaimed:

"Good God! It's poor Macfarlane!"

The men stopped; a crowd was present in an instant, as if by magic; and in scarcely less time the tall and unperturbed hat of a policeman was to be observed, calm and stationary, above the swaying multitude.

"Do you identify the body, sir?"

"I do."

"Your name and address, if you please, sir?"

"I will go to the station, if you please."

"The body will go to the dead house, sir; perhaps you would have no objection to go there with me first, and witness my removal of the valuables on the person of the deceased."

The gentleman accordingly accompanies the party, saw the contents of the pockets removed, and the body examined casually. There were no marks of violence upon it, and there was little doubt that it represented one of the victims of the fog, an opinion pretty freely expressed by the bystanders.

The pockets produced little or nothing leading to identification; a watch, with a chain attached to it; a locket containing hair, and an ornamented blue cross; a purse with money all in sovereigns; a pocket handkerchief marked in cipher, and a bunch of keys, told little.

The next proceeding was to the station house. The sergeant on duty heard the facts, took possession of the property; put certain questions; took down the gentleman's name and address— "Mr. Woodley, of Liverpool, now at the Covent Garden Hotel"—and informed him that he would be required at the inquest.

"I shall consider it my duty to attend; but, in the meantime, I must communicate this intelligence to my poor friend's wife—they came to town only the day before yesterday."

"Her attendance will be necessary, sir."

"Very well; but first I must see how she beard this cruel shock."

At the inquest, after the evidence of finding the body, Mr. Woodley stepped forward and deposed that he was well acquainted with the deceased, Mr. Macfarlane of Manchester; and that he and his wife had come to London on a visit only a few days previously; that he had seen the wife— who was so dreadfully afflicted by the shock her nervous system had sustained by this sad event, that she was dangerously ill, and totally incapable of giving evidence of which fact he handed in a doctor's certificate. He held in his hand, he said, the marriage certificate of the deceased, which he would produce if the jury desired to see it; that he had managed to procure from the distressed lady a list of articles on Macfarlane's person when he left home yesterday, on business, since which time he had not been heard of until witness brought this sad intelligence of his untimely fate.

The divisional surgeon deposed that there were no marks of violence upon the body.

The coroner, in summing up, merely observed to the jury that it was evident this unfortunate person had been drowned in the Thames; there was no reason to suppose that he had met his death by foul play, nor was the supposition of suicide warranted. The unfortunate man had, it appeared, gone out yesterday in the full enjoyment of his usual health, strength and intellect; they were all aware that in the dense and dangerous fog that had prevailed, accidents were extremely

likely to happen, especially to persons unacquainted with London; it must therefore be resumed that the deceased had, by some means unknown to them, fallen into the river; the body had been satisfactorily been identified by a most reputable witness, who, had, moreover, brought from the widow a list of articles, which tallied with those found on the body; they had heard of the sad condition of the unhappy lady, and there appeared to him no necessity for adjourning the inquest for her presence; nothing, therefore, remained for them but to give their verdict according to the facts.

"Found drowned" was accordingly recorded.

The coroner observed that the body ought to be buried immediately, and ordered it given up to Woodley. He then made out and forwarded to the registrar the necessary information as to the cause of death, and the finding of the jury.

In due time the insurance company received application on the part of Helen Macfarlane for payment of the sum insured—a regular assignment of the policy from her late husband was produced, and her claim was further supported by a copy of the entry of the registrar-general. The company felt some little hesitation at first, and postponed payment for further information.— they desired to see Woodley, but on tits being known that that gentleman had quitted England, after due investigation they felt that they could not dispute the evidence, and paid the money.

## CHAPTER II

In that wilderness which lies west of Brompton, at the time we speak of, there existed a Lilliputian cottage, wherein dwelt George Richardson, lately managing and confidential clerk, now junior partner in a merchant's house in the city. One evening in November, 185-, home came George by the buss, and startled his little wife by announcing that he must start on a secret mission to Leghorn the next day; events of importance connected with the business had occurred there requiring the presence of one of the partners, and the lot had fallen upon him as the junior in respect of age, as well as a of position in the firm. A steamer was to leave the river the next evening.

"Therefore," said George, "get my things ready, and I will take them to the office tomorrow morning, for I shall not have time to return home."

"Shall I not see you again after you leave home tomorrow morning?" asked Bessie Richardson, anxiously.

"No, darling, you must wish me good bye then."

Bessie's face put on a disappointed look.

"Why, you silly girl, the parting must come sooner or later, and why not in the morning as well as the evening?" said he, smoothing her hair half caressingly.

Bessie did not see the force of his reasoning. To a woman, a good bye is no good bye at all, unless it occurred before my letter at the very last moment.

However it could not be helped, it seemed; so the little woman bustled about, and got his things to rights, and stood in the little dining room with tears welling into her eyes. The next morning, when the cab drove up to the door, there was a thick fog, and Bessie felt alarmed, as women do at parting, with a vague, undefined dread of some calamity.

"How soon shall I hear from you,. George?"

"In a month, I hope; but it may be six weeks, or even more, so don't be uneasy—I will write, you may be sure, the first opportunity, and I may be back myself."

"I wish you were not going in this fog."

"Foolish girl!" kissing her. "The steamer won't start in a fog; don't alarm yourself about that. Besides it's only the morning frost; when the sun gets up, it will be bright and clear."

She bore the parting better than could have been expected; for, truth to tell, she did not mean that to be the final one. In her secret little heart, she had determined to make an expedition to the city, and have the real good bye at the proper time, and she was looking forward joyfully to the surprise and pleasure it would be to George. So she put up a cheerful face t his, and returned his last nod from the cab with a smile.

But, when as the day advanced, the fog instead of clearing, increased in density, and she perceived that her journey to the city was impracticable: then the reality of the parting came full upon her. It was their first separation, and the suddenness of the thing, and the uncertainty of the pose, and, finally, the breakage of her little plan for a final and overwhelming good-bye, overcame her, and she retired to her room, and was no more to seen for several hours.

By afternoon the fog was so think in the city and on the river, that Richardson felt certain the steamer would not start. "However," said he, "I will have my trunk taken down, see the captain, and sleep on board, if necessary, to be ready as soon as he is able to get under weigh."

George had literally to feel his way through the narrow lanes to the river; by-and-by he found the wharf gates, but all beyond was a blank, save where some red spots of light, looking strangely high and distant, told him of lamps enveloped in the misty cloud. Confident, however, in his knowledge of the place, but in reality deceived in all his bearings, on he went, till, in a moment, his foot trod only on the empty air, and he fell headlong—a splash—and the black river closed over him—one struggle to the surface—a desperate attempt to strike out in his thick great coat and water-logged boots, and George Richardson was swept away by the remorseless tide only to be yielded up a corpse.

A month passed away. Bessie was daily expecting the promised letter; but the postman passed the door, or only knocked to bring any other than the looked-for envelope. George would surely

be at home himself, and allay her anxiety by his presence in a day or two. Did he not say he might return before a letter could reach her?

Six weeks and no letter. Bessie became really anxious; away she went to the senior partner; he was somewhat uneasy himself; but, so far from adding to her anxiety, he assure her there was yet no cause for alarm. They had expected to hear before from Richardson, certainly, but it was quite possible his voyage might have been longer than they calculated. His letter might have miscarried, or he might be at home himself any day; in short, the good old man almost reassured the poor little wife, and she went home more tranquil in her mind than she had been for many a day.

Two months had now elapsed, and it could no longer be concealed that there was grave concern for apprehension; but for as much as poor Bessie on every trifling occasion—to wit, when George travelled by railway—pictured to her mind the most awful accidents, or if he was half an hour too late for dinner, felt a calm certainty that something had happened, so did she now resolve that nothing could be wrong, in proportion as real reasons for alarm increased, inasmuch that they became almost certainties to the reflecting masculine mind, so did they diminish to this unreasoning little woman. In fact, she dared not admit the idea into her mind; she resolutely excluded it, steadfastly clinging to the lightest bubble of hope in her sea of doubt, and resolved that darling George would be restored to her arms in good time. It could not be in Nature or Providence that one she loved so well should never look upon her face again. So her heart reasoned.

At length, however, arrived the steamer itself, without Richardson. It was then ascertained that no one answering his description had sailed in her. His trunk, purposely left undirected in order to maintain the secrecy of his journey, was found on board. The members of the firm were now fully convinced that some fatal accident had happened to him. They sent for Bessie's brother, and begged him to break the matter to his sister, promising on their part to leave no stone unturned to clear up the mystery that hung upon her husband's disappearance.

We purposely pass over the horror, the incredulity, and the despair that followed one another in poor Bessie's mind when the facts broke with full force upon her. The feelings of the bereaved wife must be sacred.

Meanwhile the partners set every engine at work to discover the truth. Detective officers came to and fro, examined and cross-examined with ceaseless activity, following up the scents like hounds. The facts by degrees unfolded themselves, and it became evident that Richardson must have been drowned that night of the fog on his way to the ship.

But what became of the body? More restlessness of detectives and further circumstances were relieved of their veil of mystery. A drowned man had certainly been found the very morning of his disappearance. The body was traced to the inquest, the records of that inquiry looked up, and all doubts removed that the remains there represented as those of Macfarlane were in reality none other than those of poor Richardson. There was no possibility of direct identification at this distance of time, but a record of the articles found on the body (which had been given up to Woodley) had been preserved at the police office, and were identified by the wretched wife as

the contents of her husband's pockets on the fatal day. But who and where was Wooley? What interest could he have in falsely swearing to the body? Was it a conspiracy or a mistake? More tracing of evidence; and now was found a memorandum in the registry, that the insurance company had asked for information concerning the deceased, and received a copy of the entry. This was a fresh clue; a light broke in upon the darkness which had hitherto surrounded the inquiry. The insurance company was communicated with, and, after having investigated the facts, came to the irresistible conclusion that their client Macfarlane had undoubtedly given evidence of his own decease, and was in the society of Mrs. Mac—who had completely recovered from her indisposition—enjoying a good slice of the company's capital in some foreign country.

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